

Evicting My Childhood: Young People’s Survival of Unstable Housing

Te Pana i Taku Ohinga: Tā Te Taiohi Puta Ora i ngā Kāinga Pāhekeheke

LOUISA CHOE*

Abstract

This article situates Desmond’s (2016) ‘Evicted’ claim that the poor pay more in Aotearoa New Zealand. Among the many issues intertwined with poverty, unstable housing cause ripples of disruption in the lives of many youths. Observation and interactions with young women (15–18 years old) from youth groups in two New Zealand cities allowed me a glimpse into how housing instability translates into the many ways where the poor pay more, not only in financial terms but also in forms of opportunity costs, emotional burden, social security and well-being. This article focuses on young women’s stories by presenting three composite narratives: Marie’s, Ana’s and Talita’s. Their stories demonstrate the many facets of young people’s experiences of unstable housing. Marie’s story highlights the poor paying more through housing quality and tenure security; Ana’s is a perennial story, where moving often means that young people have to go without vital resources such as heating; and Talita’s story highlights the difficulty of navigating support when a young person does not have access to housing. These young women traded their childhood for survival in a marginalised world where housing instability is a constant battle.

Keywords: adolescents, housing instability, inequality, overcrowding

* Louisa Choe is a postdoctoral research fellow with the Building New Zealand’s Innovation Capacity team (BNZIC) within the Science of Technological Innovation National Science Challenge and is currently based at the University of Otago. He pūkenga rangahau kairangi a Louisa Choe kei te rōpū Building New Zealand’s Innovation Capacity (BNZIC) i roto te Science of Technological Innovation National Science Challenge, ā, e mahi ana i tēnei wā i te Whare Wānanga o Ōtāgo. Email/Īmēra: louisa.choe@otago.ac.nz

Whakarāpopotonga

Ka whakatinana tēnei tuhinga i te kerēme ‘Kua panaia’ a Desmond (2016) ka nui ake te rahi ka utua e te hunga rawakore i Aotearoa. Ko tētahi o ngā tini take e whakakapiti ana i te rawa kore, ko te whare noho pāhekeheke te pūtake o ngā whakararutanga e whakapōkarekare ana i ngā ao o ngā taiohi tokotini. Nā te mātakitaki me ngā tauwhitiwhiti ki ngā taitamāhine (15–18 tau te pakeke) nō ngā rōpū taiohi i ētahi tāonenui e rua o Aotearoa i āhei au te whāiro ki te āhua e whakarite ai te pāhekeheke o te whare noho kia nui ake te rahi ka utua e te hunga pōhara, kāore mō te taha moni anake, engari i tua atu mō ngā hua ka ngaro, mō te taumahatanga mahamaha, mō te haumarutanga pāpori me te toiora. Ka aro whāiti tēnei tuhinga ki ngā kōrero a ngā taitamāhine mā te whakaatu i ngā kōrero hiato e toru; Marie rātou ko Ana ko Talita. E whakaatu ana ā rātou kōrero i ngā huānga maha o tā te taiohi kite wheako i ngā whare noho pāhekeheke. Ka miramira te kōrero a Marie i tā te hunga pōhara utu kia nui ake nā te kounga o te whare noho me te motika kia whai whare noho tonu; ko tā Ana kōrero he mea moroki tonu, e hapa ai i te taiohi ngā rawa waiwai pērā i te whakamahana nā te mea me putuputu te hūnuku whare; ā, ka miramira tā Talita kōrero i te uaua o te rapu tautoko i te korenga o tō te taiohi whai whare noho. I hokohoko ēnei taitamāhine i tō rātou ohinga kia ora ai i tētahi ao i mahue ai rātou, tētahi ao e okea tonutia ai tēnei mea te pāhekeheke ā-whare noho.

Ngā kupumatua: taiohi, pāhekeheke ā-whare

“Tina’s ravenous lunchtime” was how I titled my field note recording an event at a three-day youth camp where I volunteered as part of my PhD research on the effects of unstable housing on young women. Tina,¹ a 15-year-old, was a bubbly teenager like most other young women in the group. Tina’s behaviour caught my eye during a group lunch when I gave out the pre-packed sandwiches to the group. Even before I could take the sandwiches out of the supermarket bags, Tina had fixated her gaze on the bags. She grabbed a sandwich in one hand and reached out for the shared bag of crackers with the other. With both hands full, Tina quickly escaped 50 metres down the beach before sitting down. With her back turned against us, she quickly ate her food. Unlike the other young women, Tina had no interest in socialising during mealtime. It was as though lunch was a mission; the goal was to fill herself up as soon as possible. As everyone chatted away, Tina returned to the circle. She grabbed another handful of crackers and stuffed them down her side pockets and away again.

Tina was one of the 12 young women who were collaborator-participants in my PhD study, learning about young people's experiences of housing instability in two New Zealand cities. For young women like Tina, food insecurity was a core part of their housing struggle when most of their household budgets were consumed by housing costs. While the broader research was a mixed-methods study, this article focuses on the qualitative findings stemming from the ethnographic field notes I compiled. The PhD study's motivation was prompted by the stories shared by Matthew Desmond (2016) in his book *Evicted: Poverty and profit in the American city*. Desmond's (2016) ground-level ethnographic study into the turbulent lives of eight families who struggled to find a permanent place to live elucidated that fact that the poor paid more for housing:

If the poor pay more for their housing, food, durable goods, credit, and if they get smaller returns on their educations and mortgages (if they get returns at all), then their incomes are even smaller than they appear. This is fundamentally unfair. (p. 306)

Desmond (2016) argued that the poor pay more in all forms, not only in financial costs but also in opportunity costs and security. They put more effort when justifying themselves, explaining their decisions, and almost always receiving a lesser return on their investment. In other words, the poorer you are, the more things cost. Desmond's (2016) observation was not recent – almost five decades earlier, Caplovitz (1963) found that the poor usually pay more than the non-poor for goods and services, a phenomenon he termed the “poverty penalty”. The *poverty penalty* could be defined as the relatively higher cost shouldered by the poor, when compared with the non-poor, in their participation in society (see Caplovitz, 1963; Goodman, 1968; Kunreuther, 1973; Mendoza, 2011; Prahalad, 2005).

The conceptualisation of the poverty penalty can either take on a more nuanced interpretation of the subtle or a more direct form of exclusion and marginalisation faced by the poor within the market

system (Mendoza, 2011). Mendoza (2011) identified five ways in which the poor pay more:

- 1) Poorer quality. The poor are faced with poorer quality goods and services when compared to the non-poor at similar prices.
- 2) Higher prices. The poor also face product prices that are priced relatively higher than non-poor consumers.
- 3) Non-access. If prices offered are high enough, it could result in a non-access where the good or service is completely unaffordable for the poor. In this scenario, they are priced out of the market.
- 4) Non-usage. As a result of high prices or more inferior quality, the poor could choose not to consume the good or service. Effectively, they exit the market.
- 5) Catastrophic spending burden occurs when the consumption of the good or service is a necessity. However, the poor could face the challenge of either going into debt to finance the “catastrophic spend” or face a more dire consequence. In the context of healthcare, for example, that could be the decision for non-treatment. (p. 2)

While the phenomenon of the poverty penalty is often discussed in the context of the consumption of essential goods or services (Dalsace et al., 2012; Mendoza, 2011), and credit facilities (Gutierrez-Nieto et al., 2017), its discussion is rarely applied to the context of housing. The concept of poverty penalty, along with Desmond’s (2016) question: “If poor families are spending so much on housing, what are they going without?” (p. 328), catalysed me to ask a similar question but about young people’s experiences of housing instability in New Zealand. How are young people experiencing housing instability in New Zealand? And what are some of the challenges caused by housing instability that young people face?

Youth housing instability in New Zealand

Any single definition of poverty and inequality is likely to be misleading, which applies to the conceptualisation of housing instability. Amore's (2019a) thesis spearheaded a broad definition of severe housing deprivation in New Zealand. Amore outlined three core dimensions of housing adequacy: habitability (structural features), privacy and control, and tenure security. She proposed that "severe housing deprivation exists in the intersections of the habitability (structural features), privacy and control, and security of tenure" (Amore, 2016, p. 4).

Building on Amore's (2019a) definition of housing deprivation, this paper refers to the broad term housing instability as an attempt to capture the many facets of the housing crisis in New Zealand. The logic follows that there are other housing experiences before someone is severely deprived of housing. While it is essential to identify the vulnerable groups who are severely marginalised, it is equally vital to identify those on the trajectory towards this state of a housing crisis. This paper, therefore, operationalises housing instability as a term to encapsulate the many facets of precarious living, such as unaffordable housing (Murphy, 2014), substandard housing (Chisholm & O'Sullivan, 2017), frequent housing movements (James et al., 2020), overcrowding (Howden-Chapman et al., 2013), and homelessness in New Zealand (Amore, 2019b).

Rising housing costs and increased housing demand

Households renting have a lack of control over housing costs and dislocation. Current rental laws do not preclude long-term rentals in New Zealand, but it is common in the private market to have a one-year fixed tenancy with the average ranging a relatively short term of about two years (Johnson et al., 2018). At the time of this study, if households do not have a fixed-term tenancy in place, a landlord must give 90 days' notice when ending a lease (Johnson et al., 2018). As a

result, there is a decline in tenure security among renters within the private housing market.²

Johnson et al. (2018) have highlighted that government-owned housing stock has decreased over the years, with 2017 being the year when Crown ownership of state housing was at its lowest since 2000. Currently, there is no concrete measure of the demand for social housing in New Zealand. Hence, the impact of the decrease in state-owned housing has been left unmonitored. A commonly accepted indicator of unmet demand for social housing need is the social housing waiting list. As of September 2017, there were 5844 families on this register who were seeking social housing and had a severe housing need (Johnson et al., 2018). This figure is 27 per cent higher than the previous year and 72 per cent more than that figure in September 2015 (Johnson et al., 2018).

The decline in state-owned housing stock in New Zealand fuelled the increase in households renting privately. Johnson et al. (2018) found that the proportion of renting households who did not own their home and were renting from the private market rose from 60 to 83 per cent. Furthermore, for Māori households, this rose from 41 to 77 per cent, and for Pasifika people, this increased from 27 to 56 per cent. In the same period, the proportion of people who were successful in their application for social housing fell by 16 per cent for the total renting population (Statistics New Zealand, 2013, cited in Johnson et al., 2018). The issue of unaffordable housing meant that some families were forced into substandard housing as a means of compromise.

Substandard housing

In New Zealand, there has not been an extensive random sampling of housing quality. However, consistent evidence demonstrates that, on average, private rental dwellings – generally older housing stock – are in the worst condition, followed by those within the social housing sector (Statistics New Zealand, 2013, 2015). The New

Zealand General Social Survey (NZGSS) found that low-income households were more likely to be living in substandard housing that was cold, damp, mouldy and required immediate or extensive repair (Statistics New Zealand, 2015). A previous study found that low-income families facing severe or significant material hardship were three to four times more likely to report a significant housing problem than households who enjoyed a good standard of living (Statistics New Zealand, 2013).

Pasifika and Māori families were over-represented in reports of substandard housing. While Māori families had higher exposure to damp housing, Pasifika families faced the challenge of cold housing (Statistics New Zealand, 2013). At the time of the 2011 Census, Māori accounted for approximately 13 per cent of the New Zealand population. However, Māori households represented 22 per cent of those who reported damp housing (Statistics New Zealand, 2013).

In general, mould was observed less frequently in owner-occupied houses (Keall et al., 2012). The apparent difference in tenants' housing quality meant that low-income families and their children were more vulnerable to health and safety risks associated with substandard housing (Keall et al., 2012). Low-income families were also susceptible to frequent housing movements.

Frequent housing movements

As a consequence of rising residential property values, houses are being bought and sold as investment commodities. New Zealand's favourable lending conditions for housing investors have exacerbated the crisis of unaffordable housing (McArthur, 2020). Current tenancy law requires landlords to give tenants 45 days' notice to relocate when a property is sold. The burden of paying a bond and the costs of relocation lie with the tenant. At the same time, average rents have risen faster than average income, with Christchurch being the only exception (Ministry of Business, Innovation and Employment, 2015). One in three Auckland tenants (36%) who moved over a two-year

period did so because their rental house was sold (Witten et al., 2017). Although this is just a subsample of private renters, the average length of time households stay in the same rental property is reflective of the current housing shortage, unaffordability and difficulty of homeownership.

Findings from the Growing Up in New Zealand (2014) study demonstrated that between birth and nine months, children born into families who resided in private rental housing were the most likely to have experienced early mobility (Morton et al., 2014). This rise in tenure insecurity and the resulting frequent housing movements meant that some families are forced to live in overcrowded condition to meet rental costs.

Overcrowding

Overcrowding can be categorised into two types: structural overcrowding and functional overcrowding (Gray, 2001). Structural crowding occurs when there is a deficit of one or more bedrooms, while functional crowding exists when a household chooses and behaves in a manner that leads to crowding (Scott et al., 2016). One such common instance is due to the residents' inability to afford heating costs for the dwelling, and so they crowd together into a single room. Whether it is structural or functional, overcrowding also occurs when families share a dwelling as a strategy to reduce the per-person rents.

According to the information provided in the 2013 Census, around 10 per cent of the population lived in crowded households (Ministry of Health, 2014). Over half of the crowded households had two or more children living in them (Ministry of Health, 2014). Pasifika people were also more likely to experience crowding, with every two in five Pasifika people living in crowded housing (38 per cent). This compares with one in five Māori (20 per cent) people live in crowded households. However, both Māori and Pasifika people were over-represented when compared with their Pākehā

counterparts – only four per cent of Pākehā experienced overcrowding (Ministry of Health, 2014).

Converging literature on the different types of housing instability has highlighted that some groups are more vulnerable to housing instability than others, including low-income households, single-parent families, Māori and Pasifika people, and children. Due to the nation's colonial past, Māori were excluded from many New Zealand's earlier housing initiatives (Howden-Chapman et al., 2013). Studies of discrimination in the private rental market have suggested that Māori are more likely than their Pākehā counterparts to experience racial discrimination when renting a house (Bierre et al., 2010; Houkamau & Sibley, 2015; MacDonald, 1986). Such discrimination, particularly within the private rental market, constricts the availability and choices of housing among low-income Māori and Pasifika families (Harris et al., 2012). The different types of housing instability, like symptoms of poverty, intersect and compound in impact. When vulnerable groups exhaust their resources, homelessness becomes an eventual outcome for many who experience housing instability.

Homelessness

Homelessness is a focal point in the discussion of New Zealand's housing crisis, and this is because homelessness is an indication of whether current housing policies are practical and efficient. However, there is no available data on New Zealand's "floating population" (Johnson et al., 2018, p. 35). Furthermore, the Ministry of Social Development has acknowledged that many homeless families are currently not on the social housing waiting list (cited in Johnson et al., 2018). The lack of data surrounding this group means that policymakers cannot ascertain the scale of the problem.

A report by the Ministry of Business, Innovation and Employment (2017) estimated that 4197 people were without habitable accommodation, and 37,010 were living in temporary

accommodation or a shared or crowded household. Amore (2016), using the 2013 Census data, found that young people between the ages of 15 and 24 years old were the largest group among the homeless population. She noted that young people typically share accommodation with friends or family in severely overcrowded housing. However, they may have periods staying with friends and family but move out when they are no longer welcome (Amore, 2016). International literature suggests a range of reasons as to why young people end up homeless, and this includes factors such as running away from a violent home, having a traumatic event involving family, or other reasons such as anxiety, depression and other mental health issues (Rosenthal et al., 2006). Although current literature is expanding, there is limited information around young people's housing instability experiences, particularly around experiences of 'invisible homelessness'.

Methodology

With a focus on the social issues of housing instability, and equally importantly, a need to have a research methodology sensitive to vulnerable groups within communities, a transformative-emancipatory research paradigm was adopted for the broader mixed-methods PhD study. The transformative paradigm provides a framework that allows researchers to consciously situate their work to respond to the inequities in society to enhance social justice (Mertens, 2003). The researcher who works within this paradigm consciously analyses asymmetric power relationships.

House and Howe (1999) raised the question: "Practical for whom and to what end?" (cited in Mertens, 2003, p. 159). Their argument prompted me to pay attention to the power inequality, inequities and voice of rangatahi Māori and young people within my research design. Rangatahi Māori are often over-represented in the experiences of poverty and housing instability, and it is vital to listen to and include their stories.

This paper's empirical material came from qualitative interviews with 12 young women and ethnographic field notes collected in two different New Zealand cities, conducted between 2017 and 2020. The project was advertised through youth groups, where I had volunteered as a mentor. The study made a conscious decision to invite participants to participate at the earliest stage possible to practise transparency about the researcher's multiple roles as mentor, friend, researcher and learner. An invitation was made when at a youth group session where the youth group coordinators were present during the initial information session. The youth group coordinators would reiterate that participation was voluntary, and the young women had the right to decline to participate.

As part of the recruitment process, I placed posters on the bulletin board on the premises where the youth groups carried out their activities. Participants informed their youth group coordinators if they wished to participate in the process, and the coordinator then passed on their expression of interest. Before the interview, I provided prospective participants with a copy of the information sheet. Prospective participants were encouraged to speak to their support network before their participation. I then followed up with prospective participants a week after their receipt of the information sheet. An interview with the participant was scheduled either on the premises of the youth group's activity hall, a private room at the university, or at a quiet space that the young person preferred. All the participants identified as female, were between 15 and 18 years old and had recently moved (in the previous year). Five of the 12 participants identified as Māori, and two as of Pasifika origins.

Two rounds of interviews were conducted. Twelve young women participated in the first round of interviews. In the follow-up round, five participants were interviewed. Due to the nature of the research topic, some of the initial participants had moved out of the city, and at the same time, some were no longer contactable (due to a loss of mobile phone connection, change of address, or no longer attending the youth group). The five young women who took part in

the second round of interviews were also members of the informal youth advisory group I consulted with when interpreting the qualitative findings. All interviews were conducted individually and were audio-recorded and transcribed.

Ethics permission was granted to interview participants aged between 15 and 18 years old without parental consent since young people who experience housing instability are, at times, estranged from their parents and live aspects of their lives independently (Farrugia, 2011). The interviews were relatively open in format. The free-flowing interview discussions aimed to listen to the participants' stories describing experiences and events of housing instability. The semi-structured nature of the interviews facilitated the narrative analytic approach, which focused on the participants' autobiographical narration of their lived housing instability. In general, the participants who chose to be involved in the research were eager to share their stories, discuss and be heard in a research context. The interviews lasted between 30 minutes and an hour.

The interview data were analysed through a narrative analytic approach to identify how housing instability unfolded for the young person and how they experienced reciprocal causation between the various forms of housing instability. The narrative analysis employed here demonstrates the challenges young people are facing when they experience housing instability. The participants narrated their stories differently depending on their respective social positions. The narratives described the social structures and forces the young person was constantly negotiating and the consequences of these various structural forces for how the young person accesses support or resources. While I do not claim to identify what experiencing housing instability is 'really like' for young women in New Zealand, I aim to carry out theoretically driven qualitative analysis to suggest how the experiences of housing instability for contemporary young women may be understood in more sociologically meaningful ways.

To uphold internal confidentiality, the 12 young women's narratives are presented as three composite stories in this paper: Marie's, Ana's and Talita's. Each story centres around a different theme of the poverty penalty, and the names are pseudonyms. Marie's story is about how she paid for housing both in monetary terms and through compromised housing quality. Ana's story discloses the reality of non-usage of housing facility due to fuel poverty. And Talita's story brings to our attention the brutal truth about non-access to housing.

Young women's narratives

Marie's moving story

When I first met Marie, she was an outgoing and active youth group member. In the year that I had met her, she had moved several times. Her most recent move was into a suburb far from the communal hall where we carried out our activities. Each time Marie moved, her family and she moved into a smaller and colder house.

Her first move followed a house fire that destroyed the family's rental property. Many of their belongings were destroyed by the fire, and more were lost during the move. Marie and her siblings moved into their aunt's house, living apart from her mother in a severely overcrowded house. Living apart was not what Marie wanted.

After six months of hard work and savings, Marie and her family eventually saved up enough for their rental property, but the dwelling they could afford was cold and damp. Having their own rental accommodation was short-lived, though, as a rent increase forced Marie and her family to move once more, this time into a suburb even further away and an even smaller house than before.

The move to the new city occurred so quickly for Marie's family that Marie's favourite blanket was left behind. Desmond's (2016) story of eviction also captured the rushed nature of eviction: a half-eaten birthday cake and children's toys remained in the apartment

when the movers arrived. My field notes captured Marie's emotions when she described her loss:

Marie choked up in tears when she talked about the yellow felt-like blanket that was gifted to her when she was a child. She reminisced: "My Nana gave that to me. It's the Nana on Dad's side, and she's no longer with us. It's like having that blankie was being close to her; you can't replace that."

I felt sad as I listened to Marie's recollection of her loss, not only in terms of her belongings but her sense of belonging. The day of the move, Marie's blanket was left hanging on the washing line. When Marie realised that no one had packed her blanket, she and her family were already on the motorway. Since they relied on their relative's help for the car ride, Marie explained that she understood why her mother did not ask for them to drive back to the property: "You see, we were in no place to ask for help! They already did us a huge favour. I just bit my tongue and cried silently." No one seemed to understand why Marie was making a fuss, but in Marie's words, "that blanket really meant a lot" to her.

[Field notes]

Although Marie and her siblings were grateful that their aunt had offered to take them in, there were many people and few rooms in her aunt's house. Marie and her parents were living separately. The following is my field notes reflecting a conversation with Marie about her housing situation:

Against their will, Marie and her parents lived apart. This was due to a lack of space at her aunt's house, a situation which Marie described as "horrible". Her aunt was already living in a relatively crowded situation. Two families were living in her three-bedroom rental house, and along with Marie and siblings, 11 people were living in the house. As such, Marie's mother and stepfather had to live elsewhere. At some point, Marie's mother and stepfather slept in their car outside of Marie's aunt's house.

Asking for favours was always uneasy. In Marie's words, "if it weren't necessary", they would never ask. Despite feeling cold at her aunt's house, Marie did not turn on the heater.

Marie vividly described what the cold felt like when they did not have enough clothes during the winter months: "I could feel the chill in my bones, and I felt sick all the time."

Marie explained what it was like being unwell in a cold and damp house:

I had to stay at the hospital for like a week after I was born, on IVs and things to make me fine. I just had [the] flu for like over a month. I think it costs like 12 dollars for me to go see a doctor, but Mum has an automatic payment to the doctors because I go to the doctors regularly. So, my mum like pays [for] it when she can. It has always been like that since I was a kid.

When I asked Marie to describe her living situation, her description caught my attention: she said her “stay” with her aunt was “chaotic”. Marie commented that their living situation was “tight”, not only in terms of the physical space but also in terms of finances and personal space. While Marie slept in the cot room with her sister and four other cousins, her aunt slept in the lounge with two of Marie’s brothers. In the garage beneath the house slept another aunt and her partner, and they resided beside a stack of unpacked cardboard boxes. The garage ground was exposed and not cemented with concrete or tar. When it rained, water puddles would soak the soil-like ground, leaving the area damper than before.

[Field notes]

Ana’s web of uncertainty

Ana was sixteen years old and in high school when I met her. Like Marie’s, Ana’s story captured a time of financial turbulence, but the consequences were very different. Ana, too, moved several times that year to a different suburb and further away from her high school. At the third rental accommodation, Ana’s family had trouble meeting their weekly rent payments. After being late with rent for more than a month, Ana’s family was eventually served an eviction notice after failing to reach a mutual agreement with the landlord on a payment plan and paying off their arrears.

The eviction was a stressful event for Ana and her mother. Not only did they lose their rental bond to make up for the arrears, but they were also required to pay for the tribunal filing fee and other fees related to the cleaning of the property. With no savings for the bond payment on the next rental accommodation and the constraints of a short time frame for the move, Ana described the moving experience as a “nightmare” that was “unbearable”. Being evicted meant that Ana and her mother could not provide a satisfactory reference for their next tenancy application. In the week following their eviction notice, Ana and her mother were turned down by five rental agents. Two of the housing agents did not explain why Ana’s mother’s application for housing was declined, while the others cited reasons such as unsatisfactory references.

Through word of mouth and informal searching using social media platforms, Ana and her mother eventually found a two-

bedroom rental unit in a cold and damp area. When asked what her new place was like, Ana answered:

I just don't like that house; it's not nice ... it was freezing, and I got sick. I am pretty sure it was a drug house. When we [moved in], we all got sick ...; every time we turned on the heat pump, it felt like we couldn't breathe. It was disgusting; there was a smell.

For Ana, being unwell meant that she was often away from school. When Ana took time off over a long period, her schoolwork was affected, and she became excluded from social groups. Ana said that she felt “lonely because I don't know anyone anymore. I was like the newbie, the noob ... and everyone else already had their cliques.”

Despite the stress of settling in at a new school, Ana came home to the reality of helping her mother to juggle the cost of rent and power, and Ana explained how she forsook her personal space for warmth:

[The house is] really cold because it's only got a heat pump. The heat pump only heats the lounge and some part of the kitchen. But if we want the lounge to heat up really good then we have to close up all the doors. LIKE ALL THE DOORS for the lounge and the kitchen area ... [We] would like sleep on the floor and without blankets and pillows and mattresses ... it can be quite stressful because I like my room ... this means I don't get my own space. Space is real[ly] important [when you're a teenager].

In the two-bedroom rental unit where Ana and her mother resided, there was adequate space for both. Yet, Ana and her mother experienced a different type of overcrowding – functional overcrowding (Gray, 2001). To cope with the cold, Ana talked about sleeping “marae style”,³ where she and her mother gathered in the living room to conserve heating. Despite being frugal on their power usage, Ana and her mother ended up building arrears of \$460 on their power bill during the winter months:

When the bill arrived, there was an “Urgent” stamp or print on the top corner of the bill. It was like in red [colour]. They said they were like gonna cut the power in a week's time or something ... I remember freaking out and crying ... I know mum finds it stressful especially when she does not have the money to pay for everything.

I recalled Ana tearing up during our conversation on how her mother coped during times of financial challenge. Ana told me:

... I could listen to her [Ana's mother] even though she was in the room [with the door shut]. She begged the person over the phone to pay it off slowly, you know? But they were like straight-up 'Nah,' maybe [be]cause of like past histories and stuff.

Despite pleading with the power company, Ana's family was left with a house with no power.

Talita: On and off the streets

Talita was what the other young women at the youth group labelled a "Bundy", a term describing either someone or something in a dilapidated condition. Talita's history of housing displacement and her reliance on others, including couch surfing at her friends' houses and staying overnight at local fast-food outlets, earned her a reputation as a Bundy. With no permanent residence, Talita lacked access to toiletries and sanitary products. She confessed that the few clothes she had packed in her backpack were given to her by her friends. When asked about what it was like bouncing between places, Talita explained:

Most days, it's alright. But it can get bad when I have my [menstrual] period. But [be]cause I have this implant.⁴ Before that, it was really bad. You know, no shampoo, no underwear. It can be a real pain. ... I bring my [deodorant] spray with me wherever I stay ... When you're with someone else, you don't wanna make a mess. It was good that [my friend] told me about the implant.

When Talita was not couch surfing or staying up through the night in parks or fast-food outlets, she bounced between night shelters and emergency housing or slept in cars. Talita's housing history was one of constant challenge and disruption, and she shared with me that:

Sometimes I feel like I can't quite remember parts of my memory ... when I move to a new house, things get thrown out or left behind. Then life goes on, and you forget that part of you.

Talita's story of housing instability was one of poignant familiarity, a tale of rooflessness and deprivation, one told too many times in the papers and easily categorised as 'homeless'. Despite being 'visible' on media coverage, in social agency reports and (quite literally) on the streets, a national stance on reducing youth housing instability has yet to be adopted. For Talita, her housing instability became a reality of rejection, frustration and despair.

Growing up, Talita moved between living with relatives, friends and foster care. Talita's parents were homeless, which was why Talita grew up under the supervision of a relative before eventually being placed in the care of the old Child, Youth and Family Services.⁵ Talita had never met her parents before, and her relatives provided little information.

Talita's attendance at the youth group was irregular; sometimes she did not attend for months, but we continued to catch up in person via text messages or social media messengers. During this period, Talita fell out with one of her relatives with whom she lived and ended up on the street. I recall acutely the day she informed me of her situation and have detailed the event in my field notes:

Talita: Hey, what are you doing? ... I'm in desperate need of a place to crash for the night ... if I wasn't desperate, or if it wasn't the last resort, I wouldn't have contacted you.

Me: Hey, what's up, you alright? Sorry for the delayed text as I was not on messenger. What happened?!

[No response]

[Calls through to Talita, the call was diverted to voice mail]

I read Talita's message as severe:

Talita planned to sleep at a twenty-four-hour fast-food outlet that night. Not only was it cold, but she had not eaten that day. I went straight into 'solution mode', trying to brainstorm other options. While rushing to meet Talita at the fast-food outlet, I called Women's Refuge to seek help. Talita had with her a black canvas backpack, a recycling bag filled with snacks and a guitar. When I arrived, she was already waiting at the outlet door, as an employee ushered her out after she did not make a purchase.

After a few phone calls going back and forth between the support worker on duty, Talita and myself, we were told that Talita did not meet their eligibility criteria. We felt disappointed. We then rushed to the city's Night Shelter in the hope of beating their cut-off time.

When we arrived at the door, a tall, middle-aged Pākehā man came to the door. His expression was stern. He took a step back and sussed Talita out; he then shifted his gaze to her bag and asked her, "Any drugs or

alcohol?" I quickly shook my head, almost in shock as to why he would ask such a question.

"No," Talita replied, her voice clear and firm.

The man then stared straight into her eyes, almost looking through her soul for the truth. After three to five seconds of silence, he nodded his head and said, "Alright, come on in."

[Field notes]

The admission policy for the Night Shelter was relatively straightforward. However, it had a maximum five-night policy for any individual, followed by a three-month stand-down period. Feeling lost as to what her next step or next accommodation would be, Talita told me: "I guess this would do for now? Yeah, Nah ... I don't know, seems kinda pointless that I'd be on the streets again in a few days."

Under the pressure of a deadline, Talita and I met the next day to secure an appointment with Work and Income. However, scheduling an appointment with the Work and Income office was not always straightforward; the wait time over the phone was emotionally draining for Talita:

Talita picked up her phone, dialled the number to Work and Income, but then hung up.

She then took a deep breath, then picked up the phone and called them again. This time she stayed on the phone a little longer. Talita was greeted with an automated response, where she told "[them] the purpose of the call" in "a few words."

"Make an appointment," she enunciated.

The automated response had trouble picking up on what Talita said. She had to repeat herself at least two more times, during which a young toddler nearby whined loudly. By the third time, I could sense a mixed feeling of frustration and urgency in Talita's tone. She rolled her eyes, almost signalling to me that she had "had enough".

Talita was "put through to the right person" and informed that there was a "wait" over the line. Talita sighed. "Not this song again," she complained.

We waited for a minute or so, and there was still no sign that someone had picked up Talita's phone call on the other end. Then we heard a loud "beep". It was Talita's phone alert: her phone battery was running out.

"Shit! Are you serious?!" Talita cried out.

The phone beeped again, and within a second or two, the screen went blank.

"Urghh ... my phone sucks. This whole thing SUCKS," Talita yelled out in frustration as she kicked her belongings against the wall.

[Field notes]

Talita's response reflected her prior experience with Work and Income and possibly other social agencies. It was apparent that when faced with someone who held a place of (symbolic) authority or represented an institution, a deep sense of fear of judgement was evoked within Talita.

Helping Talita seek support and assistance taught me that there were not enough hours in a day to navigate the system, seek help, acquire the required documents, and re-submit the request to seek assistance. On the phone, Talita had to explain the assistance she was seeking, and she was at the Work and Income office when she had to explain once more, then by the time she introduced herself to her social worker, she had to go through the same explanation again. My field notes recorded the tedious process of Talita accessing support:

After a couple more visits to the Work and Income office, Talita secured a meeting with a social worker from a local social agency who worked with young people. While her social worker had arranged for her to stay at a local motel, Talita's stay at the motel did not last long but was longer than initially planned. What was supposed to be a three-night stay became slightly over a week before Talita moved into a friend's house.

During her stay at the motel, Talita's cousin visited and brought Talita's cat, Whiskers. Talita, struggling to speak as she choked on her tears, explained:

"How am I supposed to choose ... I know the lady [motel manager] was not happy 'cause Whiskers was being really noisy ... I don't know maybe she was hungry or maybe it was cold ... but I begged for a box so that I could have Whiskers in a box and like have her at the car park ... I thought Whiskers would be fine, but when I went there in the night, she was gone ... I tried to look for her around, but she wasn't around no more.

[Field notes]

Talita was filled with despair when describing her dilemma – she held herself somewhat accountable for her pet cat's fate. Perhaps in that instance, she could empathise with the vulnerability of Whiskers. Or maybe Whiskers was a symbolic representation of herself.

Discussion

A critical feature that distinguishes this study from comparable previous studies is that it analyses young people's lived experiences of housing instability with an acknowledgement of how the poverty penalty operates and diminishes their well-being. The paper contributes by clarifying some of the subtle and more direct ways young people are marginalised within our current housing system. In Marie's, Ana's and Talita's stories, we learned how they paid more in terms of lower housing quality and higher relative prices, and how housing costs can take the form of a catastrophic spending burden. While Talita's story highlighted how non-access to housing could play for young people, Ana's story demonstrated how non-usage could occur when it became unaffordable to heat a house, thereby leading to functional overcrowding.

Various forms of the poverty penalty within the context of housing instability reflect notions of cost and burden for the poor and vulnerable. These costs, be they monetary, emotional, opportunity or time, are higher than the costs incurred by the non-poor. How the poverty penalty played out for the young women in this study within the context of housing instability reflects inequality vis-à-vis participating in New Zealand's housing market.

Many would argue that 'home' is the centre of life where an individual can retreat from the grind of reality (Desmond, 2016). It is a place where young people should be able to 'be themselves', freely. However, when one's 'home' becomes a source of uncertainty, then where can these young individuals seek refuge? Desmond (2016) captures the essence of Marie's story:

The distances between grinding poverty and even stable poverty could be so vast that those at the bottom had little hope of climbing out even if they pinched every penny. So, they chose not to. Instead, they tried to survive in colour, to season the suffering with pleasure.

Marie's description of her housing condition as "chaotic" echoed the sentiment that many of the study's participants felt when

faced with housing instability. Taking such a condition into account and the challenge of constant uncertainty around their housing security, I, too, like Desmond (2016), ponder what “amount of good behaviour or self-control [it would take for marginalised youths] to lift themselves out of poverty”, especially in a world where their limitations are “compounded”. Many of this study’s participants left school at or before the age of 16, which signifies the importance of living conditions in educational achievement, an observation that other scholars have previously articulated (Kennedy, 2017; Mabhala, et al., 2017).

Housing instability and symptoms of poverty intersect to discount young people’s emotional health. The young women in this study expressed mixed feelings of loneliness, frustration, helplessness and exhaustion when coping with housing instability. Ana’s and Marie’s stories explained how their frequent housing movements uprooted them from their support network and community. Not knowing anyone in their new neighbourhood and sometimes new schools meant that they felt foreign and uncomfortable. Extant research supports this supposition. Offer et al. (1981), for example, observed the stress imposed on young people’s health when they experienced concurrent housing and school movements. Moving house and school for young people can be confusing and distressing (Offer et al., 1981), and in some circumstances, the moves are demanding (Sandler & Block, 1979). The participants in this study interpreted their excessive housing movements as a taxing event.

Although most of the participants were Māori and Pasifika young people, I am limited in my capacity to examine Māori and Pasifika experiences of housing instability and their additional costs due to my migrant background. The stories presented in this paper do not reflect any culturally specific views. Instead, it focuses on the housing instability of young women in New Zealand.

Tracking the specific forms of the poverty penalty in the context of housing instability provided insights into the challenges faced by young people and how we could best respond. Thus, the poverty penalty could be a useful concept to understand some of the actual reciprocal causations between the various forms of housing instability and poverty. This paper calls on a need for policies specifically targeting young people's housing needs. Current housing strategies and plans are often implemented to address family housing needs. Housing support needs to account for circumstances where young people have left home. Aside from offering young people shelter, there is a need for an outreach programme that will support young people in their transition into adulthood's responsibilities and where attention is paid to their emotional and mental well-being. A national youth housing strategy is required.

There is a need for housing support customised for the needs of rangatahi Māori. Rangatahi Māori are vulnerable to spiritual disconnection from whānau, hapū and iwi when they experience housing instability (Lawson-Te Aho et al., 2019). Policymakers and social agencies will need to partner with iwi, hapū and marae to reduce housing barriers. More importantly, meaningful consultations with rangatahi Māori are essential to develop housing strategies that fulfil their housing needs. A similar collaboration process should be carried out with Pasifika young people and communities.

Conclusion

Young people's experiences of housing instability need to be recognised. What is often missing in the discussion of housing instability is the absence of an in-depth examination of how the poverty penalty operates and its impact on young people. This paper looked at young people's experiences, including eviction, unhealthy homes, overcrowding, frequent housing movements and living in liminal spaces.

For young people, the impacts of all dimensions of housing instability are severe and work in intersecting ways to produce adverse outcomes. Housing instability has a detrimental effect on their life chances and well-being, including disruption to education, fractured support networks and poor health outcomes. To borrow from Matthew Desmond, housing instability evicted these young people from their childhoods.

The paper concludes by making housing policy recommendations to support young people transitioning into adulthood with its ensuing responsibilities. Policies aimed at alleviating the poverty penalty could be a channel through which both the market and society could be made more inclusive for low-income households and their children.

Notes

- 1 The 12 young women's narratives are presented as three composite stories in this paper: Marie's, Ana's and Talita's. These names are pseudonyms.
- 2 The New Zealand Government has since attempted to improve housing security by introducing the Residential Tenancies Amendment Bill (2020). This new legislation will reintroduce several changes, such as requiring fixed-term tenancies to become periodic unless both the tenant and landlord agree otherwise. A landlord must not remove their tenant without providing a reason if a 90-day notice is issued (Residential Tenancies Amendment Act 2020).
- 3 Commonly known as a 'meeting house' where gatherings are held; during multi-day gatherings, one large room is typically used for sleeping.
- 4 Talita was referring to a contraceptive implant, which for many people leads to having no menstrual period.
- 5 In April 2017, Child, Youth and Family was replaced by Oranga Tamariki—the Ministry for Children.

References

- Amore, K. (2016). *Severe housing deprivation in Aotearoa New Zealand 2001–2013*. He Kainga Oranga Housing & Health Research Programme.
- . (2019a). Everyone Counts: Defining and measuring severe housing deprivation (homelessness) [Unpublished doctoral thesis]. University of Otago.
- Amore, K. (2019b). Eight perspectives on homelessness research in Aotearoa New Zealand. *Parity*, 32(7), 54–57. <https://search.informit.org/doi/10.3316/informit.873314434251501>
- Bierre, S., Howden-Chapman, P., & Signal, L. (2010). ‘Ma and Pa’ landlords and the ‘risky’ tenant: Discourses in the New Zealand private rental sector. *Housing Studies*, 25(1), 21–38. <https://doi.org/10.1080/02673030903362027>
- Caplovitz, D. (1963). The poor pay more: Consumer practices of low-income families. Free Press of Glencoe.
- Chisholm, E., & O’Sullivan, K. (2017). Using Twitter to explore (un)healthy housing: Learning from the #Characterbuildings campaign in New Zealand. *International Journal of Environmental Research and Public Health*, 14(11), 1424–1438. <https://dx.doi.org/10.3390%2Fijerph14111424>
- Dalsace, F., Vincent, C.-E., Berger, J., & Dalens, F. (2012). The poverty penalty in France: How the market makes low-income populations poorer. *Journal of Field Actions, Special Issue 4*, 22–28. <https://journals.openedition.org/factsreports/1537>
- Desmond, M. (2016). *Evicted: Poverty and profit in the American city*. Crown.
- Farrugia, D. (2011). Youth homelessness and individualised. *Journal of Youth Studies*, 14(7), 761–775. <https://doi.org/10.1080/13676261.2011.605438>
- Goodman, C. (1968). Do the poor pay more? *Journal of Marketing*, 32(1), 18–24. <https://doi.org/10.1177%2F002224296803200105>
- Gray, A. (2001). *Definitions of crowding and the effects of crowding on health: A literature review* (Report prepared for the Ministry of Social Policy). Gray Matter Research Ltd. <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/archive/2001-definitions-of-crowding.pdf>
- Gutierrez-Nieto, B., Serrano-Cinca, C., Cuellar-Fernandez, B., & Fuertes-Callen, Y. (2017). The poverty penalty and microcredit. *Social Indicator Research*, 133, 455–475. <https://link.springer.com/article/10.1007%2Fs11205-016-1368-4>
- Harris, R., Cormack, D., Tobias, M., Yeh, L., Talamaivao, N., Minster, J., & Timutimu, R. (2012). The pervasive effects of racism: Experiences of racial discrimination in New Zealand over time and associations with multiple health domains. *Social Science & Medicine*, 74(3), 408–415. <https://doi.org/10.1016/j.socscimed.2011.11.004>
- Houkamau, C., & Sibley, C. (2015). Looking Māori predicts decreased rates of home ownership: Institutional racism in housing based on perceived appearance. *PLoS One*, 10(3), 1–14. <https://doi.org/10.1371/journal.pone.0118540>
- Howden-Chapman, P., Baker, M., & Bierre, S. (2013). The houses children live in: Policies to improve housing quality. *Policy Quarterly*, 9(2), 35–39. <https://doi.org/10.26686/pq.v9i2.4450>

- Howden-Chapman, P., Bierre, S., & Cunningham, C. (2013). Building inequality. In M. Rashbrooke (Ed), *Inequality: A New Zealand Crisis* (pp. 105–19). Bridget Williams.
- James, B. L., Bates, L., Coleman, T. M., Kearns, R., & Cram, F. (2020). Tenure insecurity, precarious housing and hidden homelessness among older renters in New Zealand. *Housing Studies*, 1–24.
<https://doi.org/10.1080/02673037.2020.1813259>
- Johnson, A., Howden-Chapman, P., & Eaquib, S. (2018). *A stocktake of New Zealand's housing*. Ministry of Business, Innovation and Employment.
<https://www.beehive.govt.nz/sites/default/files/2018-02/A%20Stocktake%20Of%20New%20Zealand%27s%20Housing.pdf>
- Keall, M. C., Baker, M., Wickens, K., Howden-Champman, P., & Cunningham, M. (2012). A measure for quantifying the impact of housing quality on respiratory health: A cross-sectional study. *Environmental Health*, 11(33), 1–8. <http://doi.org/10.1186/1476-069X-11-33>
- Kennedy, S. (2017). It should not be a pit stop: Voices and perspectives of homeless youth on labelling and placement in special education. *Journal of Mental Health Research in Intellectual Disabilities*, 10, 1–17.
<https://doi.org/10.1080/19315864.2016.1276989>
- Kunreuther, H. (1973). Why the poor pay more for food: Theoretical and empirical evidence. *The Journal of Business*, 46(3), 515–539.
<https://econpapers.repec.org/scripts/redir.pf?u=http%3A%2F%2Fdx.doi.org%2F10.1086%2F295546;h=repec:ucp:jnlbus:v:46:y:1973:i:3:p:368-83>
- Lawson-Te Aho, K., Fariu-Ariki, P., Ombler, J., Aspinall, C., Howden-Chapman, P., & Pierse, N. (2019). A principles framework for taking action on Māori/Indigenous homelessness in Aotearoa/New Zealand. *SSM-Population Health*, 8(100045), 1–10.
<https://doi.org/10.1016/j.ssmph.2019.100450>
- Mabhala, M., Yohannes, A., & Griffith, M. (2017). Social conditions of becoming homelessness: Qualitative analysis of life stories of homeless peoples. *International Journal for Equity in Health*, 16, 1–16.
<https://doi.org/10.1186/s12939-017-0646-3>
- MacDonald, J. (1986). *Racism and rental accommodation*. Social Research and Development Trust, Auckland.
- McArthur, J. (2020). Somewhere to live: Exploring solutions to the housing affordability crisis in Aotearoa New Zealand. Helen Clark Foundation.
- Mendoza, R. (2011). Why do the poor pay more? Exploring the poverty penalty concept. *Journal of International Development*, 23, 1–28.
<https://doi.org/10.1002/jid.1504>
- Mertens, D. (2003). Mixed methods and the politics of human research: The transformative-emancipatory perspective. In A. Tashakkori, & C. Teddlie (Eds), *The Sage handbook of mixed methods in social and behavioural research* (pp. 135–166). Sage.
- Ministry of Business, Innovation and Employment (MBIE). (2015). Briefing for the Incoming Minister of Housing & Urban Development.

- . (2017). *Briefing for the Incoming Minister of Housing & Urban Development*. <https://www.beehive.govt.nz/sites/default/files/2017-12/Housing%20and%20Urban%20Development.pdf>
- Ministry of Health. (2014). *Analysis of household crowding based on Census 2013 data*. <https://www.health.govt.nz/system/files/documents/publications/analysis-of-household-crowding-based-on-census-13-data-dec14-v2.pdf>
- Morton, S., Atatoa-Carr, P., Berry, S., Grant, C., Bandara, D., & Mohal, J. (2014). Growing Up In New Zealand: A longitudinal study of New Zealand children and their families. Residential Mobility Report 1: Moving house in the 1000 days. Growing Up in New Zealand. <https://cdn.auckland.ac.nz/assets/growingup/research-findings-impact/report05.pdf>
- Murphy, L. (2014). 'Houston, we've got a problem': The political construction of a housing affordability metric in New Zealand. *Housing Studies*, 29 (7), 893–909. <https://doi.org/10.1080/02673037.2014.915291>
- Offer, D., Ostrov, E., & Howard, K. (1981). *The adolescents: A psychological self-report*. Basic Books.
- Prahalad, C. (2005). *Fortune at the bottom of the pyramid: Eradicating poverty through profits*. Wharton School Publishing.
- Residential Tenancies Amendment Act 2020. *New Zealand Legislation*. <https://legislation.govt.nz/act/public/2020/0059/latest/LMS294929.html>
- Rosenthal, D., Mallett, S., & Myers, P. (2006). Why do homeless young people leave home? *Australian and New Zealand Journal of Public Health*, 30(3), 281–268. <https://doi.org/10.1111/j.1467-842x.2006.tb00872.x>
- Sandler, I., & Block, M. (1979). Life stress and maladaptation of children. *American Journal of Community Psychology*, 7(4), 425–440. <https://doi.org/10.1007/BF00894384>
- Scott, K., Laing, P., & Park, J. (2016). *Housing children: South Auckland, The Housing Pathways longitudinal study*. Department of Anthropology, University of Auckland. <https://cdn.auckland.ac.nz/assets/arts/schools/anthropology/rale-06.pdf>
- Statistics New Zealand. (2013). *Exploratory findings from the New Zealand General Social Survey: Perception of housing quality in 2010/2011*. Available on request from Stats NZ.
- . (2015). *Exploratory findings from the New Zealand General Social Survey: Perception of housing quality in 2014/15*. <https://www.stats.govt.nz/reports/perceptions-of-housing-quality-in-201415>
- Witten, K., Wall, M., Carrol, P., Telfar-Benard, L., Asiasiga, L., Graydon-Guy, T., Huckle, T., & Scott, K. (2017). *The New Zealand rental sector*. BRANZ. https://d39d3mj7qio96p.cloudfront.net/media/documents/ER22_The_New_Zealand_rental_sector.pdf